

IN THE MATTER OF THE
MULTI-STATE EXAMINATION OF
AMERICAN BANKERS INSURANCE
GROUP, INC.

)
)
)
)
CONSENT ORDER

Case No.: MIA-211-5/02

Whereas, on May 11, 1998 a multi-state examination (the "Examination") of American Bankers Insurance Group, Inc. (hereinafter referred to as "Respondent") commenced; and

Whereas, as a result of the Examination, Respondent entered into a Consent Order (the "Order") on or about November 23, 1998 with the participating states; and

Whereas, in entering into the Order, Respondent agreed to implement a Compliance Plan; and

Whereas, Respondent agreed to pay a monetary sanction of \$15 Million. Of the monetary sanction, \$3 Million was stayed pending Respondent's compliance with the Order and Compliance Plan; and

Whereas, a subsequent multi-state compliance examination of Respondent for the period inclusive of October 1, 1998 through December 31, 1999, has found that Respondent has failed to completely implement the compliance plan and is therefore in violation of the Order; and

Whereas, Respondent understands and agrees that by entering into this Consent Order, Respondent waives any and all rights to a hearing or judicial review of this matter.

It is on the 19th day of December 2001, stipulated and agreed upon by and between the several states and Respondent and ORDERED as follows:

1. Respondent agrees to accept the Multi-State Compliance Examination dated November 2000 as a final report and waives any and all rights to a hearing on the report.
2. In accordance with the terms of the Order, Respondent agrees to pay the sum of \$3 Million to the states as a monetary sanction. The \$3 Million shall be payable by individual checks to each of the participating states as apportioned by those states within (15) fifteen days of the effective date of the individual states executed agreement with this Consent Order.
3. Respondent agrees to continue implementation of the Compliance Plan and agrees to take remedial action to bring Respondent into compliance with the Compliance Plan.
4. This Consent Order shall be binding on Respondent and on the respective states executing this Consent Order.
5. Each of the signatures to this Consent Order has full and unqualified legal authority to sign this Consent Order and, where such signatory is signing on behalf of a party, to bind that party now and in the future.

6. The several states and Respondent agree that the particular substantive law of each of the individual states shall be utilized for the purpose of interpreting, applying and enforcing any provision of this Consent Order in each particular individual state. Nothing in this Consent Order enlarges, supersedes or preempts the insurance laws and regulations of any of the several states.
7. This Consent Order shall be binding on and inure to the benefit of the several states and Respondent and their legal representatives, successors and assigns.
8. If Respondent defaults with respect to any obligation under this Consent Order and such default is not remedied within fifteen (15) business days following personal delivery or delivery by facsimile of written notice specifying such default (during which period the several states and Respondent shall make reasonable efforts to resolve any disputes regarding the default), the several states may seek judicial enforcement of this Consent Order.

IN WITNESS WHEREOF, the several states and Respondent have executed this Consent Order on the date written below the signatories signature. Changes in the language of this Consent Order required by any participating state to satisfy that state's particular statutory requirements shall be attached as amendments hereto and incorporated herein as to that state's requirements upon acknowledgement and agreement thereto by Respondent. That amendment shall have an effect only for the amended state and shall have no other effect on any other participating state.

Consented to in form and content:

AMERICAN BANKERS INSURANCE
GROUP, INC.

BY: 

Print Name: J. A. Atkinson

Title: SVP & Asst. Secretary

MARYLAND INSURANCE
ADMINISTRATION

BY: 

Steven B. Larsen
Commissioner

ILLINOIS DEPARTMENT OF
INSURANCE

BY: 

Nathaniel S. Shapo
Director

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Alabama Department of Insurance

BY: 

David Parsons
Commissioner

Date: 3/17/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

RECEIVED

JAN 15 2002

FINANCE
ARKANSAS INSURANCE DEPARTMENT

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Arkansas Insurance Department

BY: 

Mike Pickens
Commissioner

Date: 1/17/02

BEFORE THE DIVISION OF INSURANCE

STATE OF COLORADO

COLORADO ENDORSEMENT TO THE CONSENT ORDER

IN THE MATTER OF THE MULTI-STATE EXAMINATION OF AMERICAN
BANKERS INSURANCE GROUP, INC.

Order No. 0-99-164

American Bankers and Colorado Division of Insurance agree to the following in addition to all other provisions set forth in the Compliance Plan, attached to the Consent Order:

1. The Company shall maintain loss experience segregated for each program within each company.
2. The Company will monitor the revised rates currently approved by the Division of Insurance to ensure compliance with Colorado Insurance Laws. The Company will submit additional revisions of the Company's existing rating plan should actual loss experience fail to achieve required minimum loss ratios, in compliance with Colorado Regulation 4-9-2.
3. This Endorsement concludes all outstanding issues contained in the market conduct examination, attached hereto and incorporated herein. The Commissioner of Insurance for the State of Colorado specifically adopts the findings of fact, the recommendations, and the conclusions of the examiners contained in that final examination report, including the violations enumerated therein, as his finding of fact and conclusions of law.
4. This Order shall not prevent the Division from commencing future agency action relating to the conduct of the Company not addressed in the examination report, or not resolved according to the terms and conditions ordered herein or in the Consent Order. Failure by the Company to comply with the terms of this Endorsement to the Consent Order may result in the Division issuing further orders or initiating other formal proceedings as provided for by law.
5. The release in paragraph 5 of Consent Order is binding only upon the Colorado Division of Insurance, and does not preclude any other Colorado agency or jurisdiction from commencing an action based upon any issue address in the Compliance Plan under their separate statutory or regulatory authority. Nothing in the Consent Order shall be binding upon individual residents of Colorado or preclude them from asserting personal claims against American Bankers, its agents or employees.

6. Copies of the Company examination, the Consent Order, and the Compliance Plan will be made available to the public upon the parties' signature to this Colorado Endorsement of the Consent Order.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Colorado Division of Insurance

BY: 

William J. Kirven III
Commissioner

Date: 3/1/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Connecticut Department of Insurance

BY: 

Susan F. Cogswell
Commissioner

Date: 1/18/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None

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JAN 23 2002

MARYLAND INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Delaware Department of Insurance

BY: 

Donna Lee Williams
Commissioner

Date: 01/16/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

District of Columbia Department of Insurance &
Securities Regulation

BY: 

Larry Mirel
Commissioner

Date: 3-4-02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Florida Department of Insurance

BY: 

Tom Gallagher
Commissioner

Date: 2/17/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

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JAN 22 2002

MARYLAND INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Idaho Department of Insurance

BY: 

Mary L. Hartung
Director

Date: 1-15-02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Illinois Department of Insurance

BY: 

Nathaniel S. Shapo
Director

Date: 1/8/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

RECEIVED
FEB 05 2002
INDIANA DEPARTMENT OF INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Indiana Department of Insurance

BY: 

Sally McCarty
Commissioner

Date: 1/16/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 1/22/02

Iowa Insurance Division

BY: 

Terri M. Vaughan
Commissioner

Date: 1/30/02

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FEB 11 2002

STATE OF IOWA
ADMINISTRATION

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Kansas Insurance Department

BY: 

Kathleen Sebelius
Commissioner

Date: 1/11/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Kentucky Department of Insurance

BY: 

Janie Miller
Commissioner

Date: 1/14/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: No changes

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JAN 28 2002

MARYLAND INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Louisiana Department of Insurance

BY: 

J. Robert Wooley
Acting Commissioner

Date: 1-22-02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

Maine Office of Attorney General

BY: Thomas C. Shertland, sub
Assistant
Attorney General

Date: February 11, 2002

AMERICAN BANKERS INSURANCE
GROUP, INC.

BY: [Signature]

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Maine Bureau of Insurance

BY: Alessandro A. Iuppa

Alessandro A. Iuppa
Superintendent

Date: 2-13-02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows:

- (a) ABIG shall pay \$73,142 to the State of Maryland, Maryland Insurance Administration.
- (b) Of that amount \$25,000 is compensation to the Maryland Insurance Administration for costs associated with the duties performed by the Maryland Insurance Administration as the co-lead State of the multi-state examination team.
- (c) The remaining amount is assessed as an administrative penalty.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Maryland Insurance Administration

BY: 

Steven B. Larsen
Commissioner

Date: 12/19/01

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Massachusetts Division of Insurance

BY: 

Linda Ruthardt
Commissioner

Date: January 17, 2002

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

RECEIVED
APR 15 2002
MARYLAND INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Michigan Office of Financial & Ins. Services

BY: 

Frank Fitzgerald
Commissioner

Date: 4/10/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

RECEIVED
FEB 06 2002
MARYLAND INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Minnesota Department of Commerce

BY: 

James C. Bernstein
Commissioner

Date: 1/22/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

RECEIVED

JAN 23 2002

MISSOURI INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Missouri Department of Insurance

BY: 

Scott B. Lakin
Director

Date: 01-15-02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Montana Department of Insurance

BY: 

John Morrison
Commissioner

Date: 2/15/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

AMERICAN BANKERS INSURANCE
GROUP, INC.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Nebraska Department of Insurance

BY: 

Tim L. Wagner
Director

Date: 7/15/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

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MAR 22 2002
MARYLAND
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Nevada Division of Insurance

BY: 

Alice Molasky-Arman
Commissioner

Date: 3/14/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

New Hampshire Insurance Department

BY: 

Paula T. Rogers
Insurance Commissioner

Date: Feb. 11 '02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc..

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

New Jersey Department of Banking & Insurance

BY: 

~~Karen L. Suter~~
~~Commissioner~~

Donald Bryan
Acting Commissioner

Date: 1/29/2002

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

New Mexico Department of Insurance

BY: 

Eric P. Serna
Superintendent

Date: 01/23/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

North Carolina Department of Insurance

BY: 

James Long
Commissioner

Date: 1/12/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

North Dakota Department of Insurance

BY: 

Jim Poolman
Commissioner

Date: 1/15/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Ohio Department of Insurance

BY: 

Lee Covington
Director

Date: 2/20/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

RECEIVED BY
JAN 14 2002
OKLAHOMA
INSURANCE DEPARTMENT
FINANCIAL DIVISION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Oklahoma Department of Insurance

BY: 

Carroll Fisher
Commissioner

Date: 2-12-02

Amendment American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows:

This administrative enforcement action is against American Bankers Insurance Group, Inc. and its subsidiaries that are licensed in Oregon as insurers which are as follows:

American Bankers Insurance Company of Florida (ABIC). ABIC's Oregon Insurance Division (OID) company number is 1011 and its National Association of Insurance Commissioners (NAIC) number is 01011.

American Bankers Life Assurance Company of Florida (ABLAC). ABLAC's OID company number is 1369 and its NAIC number is 060275.

American Reliable Insurance Company (ARIC). ARIC's OID company number is 2579 and its NAIC number is 019615.

Voyager Life Insurance Company (VLLIC). VLLIC's OID company number is 1835 and its NAIC number is 066699.

Voyager Property and Casualty Insurance Company (VPCIC). VPCIC's OID company is 2611 and its NAIC number is 035971.

The monetary sanction in item 2 of the Consent Order is a civil penalty assessed pursuant to ORS 731.988. The portion of the monetary sanction of \$3,000,000 that is to be paid to the State of Oregon shall be \$62,113.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Oregon Insurance Division

BY: 

Joel S. Ario
Insurance Administrator

Date: 1/18/02

04/19/2002 09:15AM

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Rhode Island Insurance Division

BY: 

Marilyn Shannon McConaghy
Insurance Commissioner

Date: 4-15-02

Amendment American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows:

Whereas, American Bankers Insurance Group and several states reached a compromise and settlement of allegations contained in a multi-state examination;

Whereas the State of South Carolina is a participant in the multi-state examination and a signatory to the Consent Order executed by the parties; and

Whereas, the State of South Carolina agrees to incorporate into the allegations contained in the multi-state examination report the findings of the target market conduct examination it commenced against the ABIG on, or about December 6, 1999; and

Whereas, the State of South Carolina and ABIG mutually agree to amend the Consent Order dated May, 2001 to incorporate the following terms and conditions in addition to those contained the May, 2001 Consent Order;

Now therefore, the parties mutually covenant and agree as follows:

1. Parties

The parties to this Amendment are the South Carolina Department of Insurance and the members, affiliates, and agents of the American Bankers Insurance Group (ABIG). Each party to this Amendment agrees to be bound by the terms and conditions of this Amendment as if such terms and conditions were set forth verbatim within the May, 2001 Consent Order.

2. Severability Clause

To the extent that a provision of the Consent Order and Compliance Plan, and any amendments, are contrary to the Constitution or laws of this State or the United States, the provision shall be void and unenforceable. However, the balance of the contract shall remain in full force and effect between the parties unless otherwise terminated in accordance with the requirements of the Consent Order.

3. Communications and Notices

All notices to be furnished to the South Carolina Department of Insurance shall be, in writing, and shall be delivered either by hand or first class mail to the following address:

South Carolina Department of Insurance
Post Office Box 100105
Columbia, South Carolina 29202-3105

4. Examinations Covered by the Consent Order, Compliance Plan, and Amendment

The Consent Order, Compliance Plan and this Amendment shall only cover market conduct examinations of ABIG currently in progress, upon which disciplinary action has not yet been initiated or other resolution of the allegations has been reached. For purposes of this

Amendment, the Consent Order only covers the market conduct examination commenced by South Carolina Department of Insurance on, or about, December 6, 1999. No other examinations have been commenced by this Department or covered by this Amendment or Compliance Plan.

5. Jurisdiction

The Consent Order this Amendment shall be construed in accordance with the laws of the State of South Carolina. Jurisdiction of any dispute regarding its terms and conditions shall be vested in the Common Pleas court of Richland County, State of South Carolina. Nothing contained in the Consent Order supersedes the insurance laws, regulations, bulletins and orders of the State of South Carolina.

6. Allocation of Monetary Penalty and Fees

In accordance with the Consent Order, the Department hereby imposes against ABIG and ABIG agrees to pay the monetary penalty and examination fees allocated to the State of South Carolina. This sum represents the amount owed to the State of South Carolina out of the \$3 million dollars imposed by the several states. ABIG shall pay the monetary penalty of \$112,668. ~~and examination fees in the following manner:~~

- a. ~~Seventy five percent of the total monetary settlement allocated to the State of South Carolina shall be paid to the State of South Carolina through the Department of Insurance for deposit in the General Fund.~~
- b. ~~The remaining twenty five percent of the monetary penalty and examination fees allocated to South Carolina shall be paid to the South Carolina Department of Insurance to be used for the purpose of consumer education, training, and examining and/or monitoring the compliance of ABIG with the Consent Order through the Market Conduct Division. The parties agree that this portion of the funds received by the State of South Carolina shall be considered examination fees and used for the general purpose of education, examination and training on matters related to insurance. These funds may be expended in the manner which the South Carolina Insurance Department deems appropriate.~~

7. Construction of Consent Order

Nothing contained within this administrative disciplinary order should be construed to limit or deprive any person of, any private right of action under law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the jurisdiction of any law enforcement or judicial officer. Nothing contained in this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance to report to the Attorney General or other officials. The parties understand and agree that a copy of this Consent Order and its attachments will be transmitted immediately to the National Association of Insurance Commissioners for distribution to its member states.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

South Carolina Department of Insurance

BY: 

Ernst Csiszar
Director

Date: 1/15/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

RECEIVED
FEB 11 2002
MARKETPLACE INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

South Dakota Division of Insurance

BY: 

Darla L. Lyon
Director

Date: 2-8-02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Tennessee Department of Commerce & Insurance

BY: 

Anne B. Pope
Commissioner

Date: 4-10-02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows:

Its is specifically understood and agreed by The Texas Department of Insurance and Respondent herein, American Bankers Insurance Group, Inc., that by entering into this Consent Order The Texas Department of Insurance does not release, acquit or discharge any claims that it may have against American Bankers Insurance Group, Inc., its agents, assigns or affiliates arising out of conduct relating to Respondent's or its affiliates assumption of certain business from Montgomery Ward/Signature Group for the period beginning February 1, 1997 through the present..

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Texas Department of Insurance

BY: 

Jose Montemayor
Commissioner

Date: 2-14-01

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Utah Department of Insurance

BY: 

Merwin Stewart
Commissioner

Date: January 15, 2002

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows:

The release contained herein shall not extend or apply to any violation of Vermont insurance law, regulation or administrative orders committed by ABIG or any affiliated entity in connection with any complaint received by the Department prior to the effective date of this agreement.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Vermont Division of Insurance

BY: 

Elizabeth R. Costle
Commissioner

Date: 1/18/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Washington Office of the Insurance Commissioner

BY: 

Mike Kreidler
Commissioner

Date: 1/16/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

West Virginia Insurance Commission

BY: 

Jane L. Cline
Commissioner

Date: 1/16/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows: None.

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 12/19/01

Wisconsin Office of Commissioner of Insurance

BY: 

Randy Blumer
Deputy Commissioner

Date: 1/28/02

Amendment
American Bankers Insurance Group, Inc. Consent Order

Consented to in form and content except as follows:

RECEIVED

FEB 07 2002

MD INSURANCE
ADMINISTRATION

American Bankers Insurance Group, Inc.

BY: 

Jerome A. Atkinson
SVP & Assistant Secretary

Date: 4/29/02

Wyoming Department of Insurance

BY: 

John P. McBride
Commissioner

Date: Feb 5, 2002